

**CREDIT INFORMATION CORPORATION
VALIDATED 2016 PERFORMANCE SCORECARD**

	Component			Target	CIC Submission		GCG Validation		Supporting Document	Remarks	
	Objective/Measure	Weight	Rating System	2016	Accomplishment	Rating	Accomplishment	Rating			
SOCIO-ECONOMIC IMPACT	SO 1	Increase Opportunities for the Public to Access Credit									
	SM 1	Volume of Access	0%	Actual / Target x Weight	n/a	n/a	-	-	-	-	
	SM 2	Channels of Distribution	16%	Actual / Target x Weight	953 Submitting Entities	1,083	16%	1,083	16%	Copy of Report Extracted from CIC Dashboard	Acceptable
		Sub-total	16%				16%		16%		
FINANCE	SO 2	Exercise Fiscal Prudence Through Proper Revenue and Expense Matching									
	SM 3	Budget Utilization	6%	Actual / Target x Weight	PS - 85% MOOE - 100% CA - 100%	PS - 31% MOOE - 54% CA - 44%	3%	PS - 31.46% MOOE - 53.91% CA - 43.51%	2.69%	COA Annual Audit Report	GCG-validated score and rating due to rounding-off.
	SO 3	Promote Stakeholders' Interest and Enhance Shareholder Value									
	SM 4	Operating Revenue	6%	Actual / Target x Weight	₱2.00 Million	₱4,017,857	6%	₱4,017,857	6%	COA Annual Audit Report	Acceptable. CIC exceeded the target.
		Sub-total	12%				9%		8.69%		
CUSTOMERS	SO 4	Provide Customers with Simplified and Web-Enabled Dispute Resolution Program									
	SM 5	Percentage of Disputes resolved within 15 Working Days	0%	Actual / Target x Weight	n/a	n/a	-	n/a	-	-	-
	SO 5	Attract New Accounts									
	SM 6	No. of Unique Data Subject Records	20%	-	8 Million	9,462,586	20%	9,462,586	20%	No. of Records as certified by CIC Personnel	Acceptable. CIC exceeded the target.
	SM 7	No. of Submitting Entities as Identified by Law									
	<i>Commercial Banks (36)</i>	2%	Actual / Target x Weight	27 CBs	40	2%	Accomplishment cannot be	0%	No. of Participating	Based on the report submitted, there	

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	<i>Thnft Banks (71)</i>	2%	Actual / Target x Weight	53 CBs	60	2%	validated based on submitted supporting document.	Submitting entities as of 31 December 2016 as certified by CIC Personnel	were 1,083 submitting entities of which 1,101 were identified under the CISA. However, the submitted report which is an internally and manually generated report cannot be accepted as it remains to be validated by substantiating the same with a system generated report. In view of the foregoing, CIC receives a 0% score.	
	<i>Rural Banks (533)</i>	2%	Actual / Target x Weight	354 RBs	426	2%				
	<i>Credit Cards</i>	2%	Actual / Target x Weight	All CCs	16	2%				
	<i>GOCCs (20)</i>	2%	Actual / Target x Weight	15 GOCCs	5	0.50%				
	<i>Others</i>	5%	Actual / Target x Weight	830	554	3%				
SM 8	Private Credit Bureaus Accreditation	5%	Actual / Target x Weight	3	4	5%	0	0%	Copies of Subscription Agreement with the Special Accessing Entities	The supporting document submitted which is a Subscription Agreement shows that the 4 mentioned entities, are Special Accessing Entities. Further validation shows that the same entities are also accredited bureaus by the CIC, as reflected in the CIC's website. Absent clear documentary evidence to prove that entities were accredited in 2016,

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									0% score is granted for the purpose.
SO 6 Continuously Expand Data Sources to Create Higher Value Credit Reports									
SM 9	No. of Submitting Entities as Identified by the Corporation	3%	Actual / Target x Weight	1	1	3%	1	3%	CIC Circular No. 2016-01 series of 2016 Acceptable. CIC identified the telecommunication companies as additional submitting entities.
SO 7 Enable Constant Communication to Educate and Satisfy Customers									
SM 10	Number of Projects on Customer Education	7%	Actual / Target x Weight	18	53	7%	-	0%	Schedule of Activities on Customer Education CIC only submitted an internally generated report on the different activities / events conducted, but was not substantiated with other documentary evidence such as attendance sheets. Hence, a 0% score is granted.
SM 11	No. of Submitting Entities Reached	3%	Actual / Target x Weight	1,000	2,205	3%	-	0%	

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		Objective/Measure	Weight	Rating System	2016	Accomplishment	Rating	Accomplishment	Rating		
	SM 12	Customer Satisfaction	2%	Actual / Target x Weight	Establish baseline for satisfactory customer rating (Third Party Survey)	USAID Survey	2%	No Customer Satisfaction Survey was conducted by a Third-Party Consultant	0%	USAID Survey	CIC reported the USAID survey entitled "Training Evaluation of CIC Credit Infrastructure Workshops for Rural Banks in Northern Luzon, Bicol Region, Western Visayas and Mindanao" as accomplishment. However, the report, was not a customer satisfaction survey but an evaluation of CIC's effectiveness on conducting its roadshow events, trainings and workshops. Moreover, the said report cannot be accepted as it was only a draft report.
	Sub-total		55%				52%		23%		
CORE PROCESS	SO 8 Make Credit Data and System Interoperable and Up-to-Date with Global Standards										
	SM 13	Percentage of Institutions Recognizing/Utilizing Credit Report from CIC	2%	Actual / Target x Weight	35% of the number of the actual submitting entities	52%	2%	Submitted accomplishment based on CIC's survey does not coincide with the target	0%	Result of Internally Generated Customer Satisfaction Survey	The submitted supporting document is not valid as it pertains to the result of the customer survey and not on the actual number of submitting entities.

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SO 9	Build, Install and Maintain a Secure System Capable of Receiving, Collating, Hosting and Updating Data									
SM 14	System Availability (function of uptime and downtime)	3%	if ≥ 90% - 100% score x weight; if ≥ 80% but < 90% - 90% score x weight if ≥ 70% but < 80% - 80% score x weight if < 70% - 0% score x weight	90%	98.68%	3%	Report cannot be validated	0%	Report on System Availability presented as a percentage	The submitted supporting document was an internally-generated report not substantiated by documentary evidence. Since, the reported actual cannot be validated, a 0% score is given.
SM 15	Performance and Usability Rating of the IT system	3%	if ≥ 90% - 100% score x weight if ≥ 80% but < 90% - 90% score x weight if ≥ 70% but < 80% - 80% score x weight if < 70% - 0% score x weight	90% (Conducted through customer satisfaction rating)	96.00%	3%	87.18%	2.7%	Result of Internally Generated Customer Satisfaction Survey	The reported actual was based on the average of the scores generated for the internally administered customer satisfaction survey. The survey consists of nine questions. For this measure, however, the only relevant question that may be considered rating is: "How would you rate the user friendliness of the web portal of the Credit Information System?", which directly refers to the CIS - as an IT system provided by CIC. For this survey question, CIC had an

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											87.18% accomplishment.
	SM 16	No. of Channels to be Developed	2%	Actual / Target x Weight	3 Special Accessing Entities	4	2%	4	2%	Copies of Subscription Agreement with the Special Accessing Entities	Acceptable. CIC exceeded the target.
		Sub-total	10%				10%		4.7%		
LEARNING AND GROWTH	SO 10	Recruit, Equip and Retain Talented and Technologically Competent Employee									
	SM 17	Average Competency Level	5%	All or Nothing	Target baseline for Competency Level	Atleast 32 hours of training per employee	5%	No Assessment was conducted; Competency Baseline was not established	0%	No Assessment was conducted	Target not met.
	SO 11	Build an Organization Responsive to CIC Needs Over Time									
	SM 18	Percentage of Employees with Satisfactory Rating Based on Performance Evaluation Rating	2%	All or Nothing	Establish the SPMS	SPMS submitted to Civil Service for Approval	2%	SPMS submitted to Civil Service for Approval	0%	Copy of SPMS and Transmittal letter to CSC	The establishment of the SPMS cannot be verified based on the submitted supporting document.
		Sub-total	7%				7%		0%		
	Total	100%				94%		52.39%			